

**Amendments to the claims,  
Listing of all claims pursuant to 37 CFR 1.121(c)**

*This listing of claims will replace all prior versions, and listings, of claims in the application:*

1. (Currently amended) A system for consolidating financial transaction information from multiple sources for presentation to a user, the system comprising:  
a computer having at least a processor and memory;  
a file importer for importing data files from a first source and processing each data file to create parsed information for each transaction present in the data file and represent any additional information present in the data file in Extensible Markup Language (XML) format;  
a data consolidator for receiving parsed information from the file importer, consolidating said parsed information with transaction information from a user-accessible system to create consolidated transaction records, assigning a unique identifier to each consolidated transaction record for an account, and storing said consolidated transaction records, wherein consolidating said parsed information includes removing transaction information derived from the user accessible system that is duplicated in said parsed information from the data files; and  
a reporting module for receiving a request for financial transaction information for a particular account and presenting consolidated transaction records for the particular account to the user in response to the request, wherein the user may navigate through said consolidated transaction records based upon said unique identifier.
2. (Original) The system of claim 1, wherein said file importer includes at least one file adapter for extracting data from a particular type of data file.
3. (Original) The system of claim 2, wherein said at least one file adapter includes a Bank Administration Institute (BAI) file adapter for extracting data from a Bank Administration Institute (BAI) data file.
4. (Original) The system of claim 1, wherein said file importer is user extensible

to extract data from additional types of data files.

5. (Original) The system of claim 1, wherein said file importer is invoked at periodic intervals to process data files received from said first source.

6. (Original) The system of claim 1, wherein said first source is an external source.

7. (Original) The system of claim 6, wherein said external source is a financial institution.

8. (Original) The system of claim 1, wherein said data consolidator creates consolidated transaction records based on transaction information in the user-accessible system that is more recent than information from the data files received from the first source.

9. (Original) The system of claim 1, wherein said XML representation is stored by the data consolidator for retrieval in response to a user request for financial transaction information.

10. (Original) The system of claim 1, wherein said unique identifier assigned to a transaction record comprises a sequence number.

11. (Original) The system of claim 10, wherein said data consolidator assigns a sequence number per account and per type of transaction.

12. (Original) The system of claim 11, wherein said data consolidator assigns consecutive sequence numbers to transaction records of a given type for a particular account.

13. (Original) The system of claim 11, wherein said data consolidator assigns

date-based sequence numbers to transaction records of a given type for a particular account.

14. (Original) The system of claim 1, wherein the data consolidator is user configurable to assign a unique identifier to transaction records using a selected one of consecutive sequence numbers and date-based sequence numbers.

15. (Original) The system of claim 1, wherein the data consolidator provides for undoing transaction records created from a particular file in response to a user request to undo a particular file.

16. (Original) The system of claim 15, wherein the data consolidator identifies dependent files having transaction records dependent on transaction records created from said particular file.

17. (Original) The system of claim 16, wherein said dependent files are reprocessed by the data consolidator in response to the user request to undo the particular file.

18. (Original) The system of claim 1, wherein the reporting module presents at least one page containing said consolidated transaction records in a user interface.

19. (Original) The system of claim 18, wherein a user may select a particular page of said consolidated transaction records for viewing in the user interface.

20. (Original) The system of claim 1, wherein the reporting module retrieves consolidated transaction records matching criteria specified by the user in the request for financial transaction information.

21. (Currently amended) A computer implemented method implemented in a computer having at least a processor and memory for consolidating and presenting

financial information to a user, the method comprising:

- importing data files of different types;
- for each particular type imported, loading a file adapter suited for processing that particular type;
- for each imported data file, creating parsed information from the data file that identifies each transaction present in the data file with a unique sequence number, and that represents any additional information present in the data file in XML format;
- creating consolidated financial information by storing all parsed information in a consolidation repository, including removing financial information derived from a user accessible system which is duplicated in said parsed information;
- receiving a user request at the user-accessible system for information about a particular financial account; and
- in response to the user request, determining financial information in the user-accessible system and the consolidation repository that is most current for the particular financial account, and presenting that financial information to the user.

22. (Original) The method of claim 21, wherein the importing step occurs at periodic intervals.

23. (Original) The method of claim 21, wherein the data file's file type comprises a BAI file type, and wherein the file adapter is suited for processing BAI files.

24. (Original) The method of claim 21, wherein the file adapter is implemented as a pluggable architecture for supporting a particular file type.

25. (Original) The method of claim 21, wherein each sequence number assigned is a unique identifier.

26. (Original) The method of claim 21, wherein each sequence number assigned is a date-based sequence number.

27. (Original) The method of claim 21, wherein the user-accessible system comprises a main back-end database system for a bank.
28. (Original) The method of claim 21, wherein each imported data file is received from an external source.
29. (Original) The method of claim 28, wherein the external source is a banking institution.
30. (Original) The method of claim 21, wherein the consolidation repository stores financial information in database tables.
31. (Original) The method of claim 21, wherein the determining step includes consolidating financial information from the user-accessible system with financial information from the consolidation repository.
32. (Original) The method of claim 31, wherein any duplicate information already stored in the consolidation repository is ignored.
33. (Original) The method of claim 21, further comprising:
  - for any new financial information in the user-accessible system that is not already present in the consolidation repository, creating new parsed information from the new financial information that identifies each transaction present with a unique sequence number, and that represents any additional information present in the data file in XML format; and
    - updating the consolidated financial information in the consolidation repository to include the new parsed information.
34. (Original) A computer-readable medium having processor-executable instructions for performing the method of claim 21.

35. (Original) A downloadable set of processor-executable instructions for performing the method of claim 21.
36. (Currently amended) A computer-implemented system for consolidating and presenting financial information to a user comprising:
- a computer having at least a processor and memory;
  - a file importer for importing data files of different types;
  - a plurality of file adapters, each file adapter suited for processing a particular type of data file imported by creating parsed information from the data file that identifies each transaction present in the data file with a unique sequence number, and by representing any additional information present in the data file in XML format for each imported data file;
  - a consolidator for consolidating financial information by consolidating parsed information from imported data files with data from a user-accessible system, including removing transaction information derived from the user accessible system duplicated in said parsed information;
  - a consolidation repository for storing consolidated financial information;
  - a user-accessible system for receiving a user request for information about a particular financial account; and
  - a module for determining financial information in the user-accessible system and the consolidation repository that is most current for the particular financial account, and presenting that financial information to the user.
37. (Original) The system of claim 36, wherein the file importer operates at periodic intervals.
38. (Original) The system of claim 36, wherein one type comprises a BAI file type, and wherein one of the file adapters is suited for processing BAI files.
39. (Original) The system of claim 36, wherein the file adapters are implemented as a pluggable architecture for supporting different file types.

40. (Original) The system of claim 36, wherein each sequence number assigned is a unique identifier.

41. (Original) The system of claim 36, wherein each sequence number assigned is a date-based sequence number.

42. (Original) The system of claim 36, wherein the user-accessible system comprises a main back-end database system for a bank.

43. (Original) The system of claim 36, wherein each imported data file is received from an external source.

44. (Original) The system of claim 43, wherein the external source is a banking institution.

45. (Original) The system of claim 36, wherein the consolidation repository stores financial information in database tables.

46. (Original) The system of claim 36, wherein the module for determining and presenting consolidates financial information from the user-accessible system with financial information from the consolidation repository.

47. (Original) The system of claim 46, wherein any duplicate information already stored in the consolidation repository is ignored.

48. (Original) The system of claim 36, further comprising:  
a module for updating the parsed information with new financial information any new financial information in the user-accessible system that is not already present in the consolidation repository.